

**RBC Dain Rauscher Wealth
Accumulation Plan**STEVEN BENHAYON
313 SAN YSIDRO ROAD
MONTECITO, CA 93108-**Retirement Savings Statement**Customer Service: (866) 697-
1002
Fidelity Investments Institutional
Operations Company, Inc.
82 Devonshire Street
Boston, MA 02109**Your Account Summary**

Statement Period: 01/01/2007 to 12/31/2007

Beginning Balance	\$1,404,301.24
Employer Contributions	\$13,026.06
Dividends and Interest	\$46,820.40
Withdrawal	-\$1,161,876.79
Fees	-\$688.15
Change in Market Value	\$32,637.27
Ending Balance	\$334,220.03

This plan represents a non-qualified plan that is "unfunded" for tax purposes. Any account and/or balances represented here are bookkeeping entries that measure the plan sponsor's obligation to you. Neither you nor the plan hold actual balances in the funds listed in this plan.

Your Personal Rate of Return

This Period

6.7%

Your Personal Rate of Return is calculated with a time-weighted formula, widely used by financial analysts to calculate investment earnings. It reflects the results of your investment selections as well as any activity in the plan account(s) shown. There are other Personal Rate of Return formulas used that may yield different results. Remember that past performance is no guarantee of future results.

Your Asset Allocation

Statement Period: 01/01/2007 to 12/31/2007

Your account is allocated among the asset classes specified above as of 12/31/2007. Percentages and totals may not be exact due to rounding.

The Additional Fund Information section lists the underlying allocation of your blended funds.

Market Value of Your Account

Statement Period: 01/01/2007 to 12/31/2007

Displayed are the beginning and ending values of your account in dollars, and either shares of mutual funds or Company Stock.

<i>Investment</i>	Shares as of 12/31/2006	Shares as of 12/31/2007	Price as of 12/31/2006	Price as of 12/31/2007	Market Value as of 12/31/2006	Market Value as of 12/31/2007
Stock Investments					\$55,008.54	\$60,897.25
RBC Share Account	1,154.429	1,193.128	\$47.65	\$51.04	\$55,008.54	\$60,897.25
Blended Fund Investments*					\$606,690.09	\$75,012.57
AF Balanced Fund A	31,897.482	3,884.649	\$19.02	\$19.31	\$606,690.09	\$75,012.57
Bond Investments					\$742,602.61	\$198,310.21
RBC Interest Account	742,602.610	198,310.210	\$1.00	\$1.00	\$742,602.61	\$198,310.21
Account Totals					\$1,404,301.24	\$334,220.03

Remember that a dividend payment to fund shareholders reduces the share price of the fund, so a decrease in the share price for the statement period does not necessarily reflect lower fund performance.

*You have invested a portion of your account in Blended Funds. Blended Funds generally invest in a mixture of stocks, bonds and short-term investments, blending long-term growth from stocks with income from dividends and interest. Please refer to the Additional Fund Information section to see how your blended funds are allocated across the three asset classes.

Market Value by Plan Year Statement Period: 01/01/2007 to 12/31/2007

This section displays the Market Value of your account by Year of Deferral.

Plan Year	Contribution Source	Distribution Election	Distribution Type	Market Value on 12/31/2007	Effective Date
2003 2003 FIRM WAP Bonus	FIRM WAP Bonus	Election Unknown		\$117,787.91	Unknown
2003 2003 Employer Match 4YR Cliff	Employer Match 4YR Cliff	Election Unknown		\$60,897.25	Unknown
2003 Total				\$178,685.16	
2004 2004 FIRM WAP Bonus	FIRM WAP Bonus	2009	Lump Sum	\$89,702.36	Current
2004 Total				\$89,702.36	
2005 2005 FIRM WAP Bonus	FIRM WAP Bonus	2010	Lump Sum	\$52,082.62	Current
2005 Total				\$52,082.62	
2006 2006 FIRM WAP Bonus	FIRM WAP Bonus	2011	Lump Sum	\$13,749.89	Current
2006 Total				\$13,749.89	

Total Market Value**\$334,220.03****Market Value of Distributions**

Statement Period: 01/01/2007 to 12/31/2007

This section displays the current Market Value of your account by distribution election.

Distribution Year:	Funds:	Shares On: 12/31/2007	Price On: 12/31/2007	Market Value: 12/31/2007	Total Market Value: 12/31/2007
2009					
Lump Sum	AF Balanced Fund A	1,208.199	\$19.31	\$23,330.32	
Lump Sum	RBC Interest Account	66,372.040	\$1.00	\$66,372.04	\$89,702.36
2010					
Lump Sum	AF Balanced Fund A	698.361	\$19.31	\$13,485.36	
Lump Sum	RBC Interest Account	38,597.260	\$1.00	\$38,597.26	\$52,082.62
2011					
Lump Sum	AF Balanced Fund A	358.004	\$19.31	\$6,913.05	
Lump Sum	RBC Interest Account	6,836.840	\$1.00	\$6,836.84	\$13,749.89
Other Acct Holdings					
	AF Balanced Fund A	1,620.085	\$19.31	\$31,283.84	
	RBC Interest Account	86,504.070	\$1.00	\$86,504.07	
	RBC Share Account	1,193.128	\$51.04	\$60,897.25	\$178,685.16
Total Market Value:					\$334,220.03

Your Contribution Elections as ofAs of
12/01/2008

This section displays the funds in which your future contributions will be invested.

Your Current Investment Elections as of 12/01/2008

All Eligible Sources	
Investment Option	Current %
Blended Fund Investments*	
AF BALANCED FUND A	50%
Bond Investments	
RBC INTEREST ACCOUNT	50%
Total	100%

PCG WAP BONUS 4YR CLIFF	
Investment Option	Current %
Stock Investments	
RBC SHARE ACCOUNT	100%
Total	100%

3 YR GRADUATED VEST	
Due to plan rules your contribution elections for this source/source group are restricted.	
Investment Option	Current %
Stock Investments	
RBC SHARE ACCOUNT	100%
Total	100%

Your Contribution Summary

Statement Period: 01/01/2007 to 12/31/2007

Contributions	Employee Voluntary	Employer Match 4YR Cliff	Firm WAP Bonus	Pre-2005 Vested Contrib
Period to date	\$0.00	\$0.00	\$13,026.06	\$0.00
Total Account Balance	\$0.00	\$60,897.25	\$273,322.78	\$0.00
Total Vested Balance	\$0.00	\$0.00	\$0.00	\$0.00

Your Account Activity

Statement Period: 01/01/2007 to 12/31/2007

Use this section as a summary of transactions that occurred in your account during the statement period.

Activity	AF Balanced Fund A	RBC Interest Account	RBC Share Account	Total
Beginning Balance	\$606,690.09	\$742,602.61	\$55,008.54	\$1,404,301.24
Employer Contributions	\$6,513.03	\$6,513.03	\$0.00	\$13,026.06
Dividends and Interest	\$11,992.60	\$32,829.23	\$1,998.57	\$46,820.40
Withdrawal	-\$578,267.24	-\$583,609.55	\$0.00	-\$1,161,876.79
Fees	-\$659.49	-\$25.11	-\$3.55	-\$688.15
Change in Market Value	\$28,743.58	\$0.00	\$3,893.69	\$32,637.27
Ending Balance	\$75,012.57	\$198,310.21	\$60,897.25	\$334,220.03

Additional Fund Information

As of 12/01/2008

Use this section to determine the asset allocation of your blended investments.

<i>Blended Investment</i>	<i>Stocks</i>	<i>Bonds</i>	<i>Short Term</i>
AF Balanced Fund A	62.00%	30.00%	8.00%

Blended investments generally invest in more than one asset class. The blended investment asset allocation above reflects the stated neutral mix or, if not available, the asset mix reported by Morningstar, Inc. for mutual funds or by investment managers for non-mutual funds.
